

IN RE:

ROBERT E. SHIFKO

AMY M. SHIFKO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-20548

Chapter 13

Related to Docket No. 149

ORDER OF COURT

AND NOW, this _ 13th Day of May, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


 Gregory L. Taddonio, Chief Judge
 United States Bankruptcy Court

ENTERED BY DEFAULT

In re:
Robert E. Shifko
Amy M. Shifko
Debtors

Case No. 17-20548-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 13, 2024

User: auto
Form ID: pdf900

Page 1 of 5
Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Robert E. Shifko, Amy M. Shifko, 8486 State Route 819, Greensburg, PA 15601-7525
14640408	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14364774	Exxon Mobile/Citibank CBNA, PO Box 5497, Sioux Falls, SD 57117
14364782	Kohl's Department Store, PO Box 3115, Milwaukee, MO 63930-5049
14728857	+ Navient Solutions, LLC. on behalf of, Massachusetts Higher Education Assistanc, d/b/a American Student Assistance, 100 Cambridge Street, Suite 1600, Boston, MA 02114-2518
14364784	+ Pennsylvania Office of Attorney General, 564 Forbes Ave. #6, Pittsburgh, PA 15219-2903
14364786	Portfolio Recovery Associates, 120 Corporate Blvd., Cumberland, MD 21502
14364800	+ SynchbToysrus, PO box 965036, Orlando, FL 32896-5036
14364803	+ United Revenue Collection, PO Box 1184, Langhorne, PA 19047-6184
14364804	+ United States Attorney's Office, Western District of Pennsylvania, Joseph F. Weis United States Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956
14364807	+ Wells Fargo Education Service, PO Box 84712, Sioux Falls, SD 57118-4712

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: creditcardbkcorrespondence@bofa.com	May 13 2024 23:32:00	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO Box 31785, TAMPA, FL 33631-3785
cr	Email/Text: ECMCBKNotices@ecmc.org	May 13 2024 23:32:00	Educational Credit Management Corporation, PO BOX 16408, Saint Paul, MN 55116-0408
cr	Email/Text: creditcardbkcorrespondence@bofa.com	May 13 2024 23:32:00	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, PO Box 31785, TAMPA, FL 33631-3785
cr	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 13 2024 23:51:59	WELLS FARGO BANK, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
14364763	+ Email/PDF: bncnotices@becket-lee.com	May 13 2024 23:51:44	American Express, PO Box 981537, El Paso, TX 79998-1537
14401040	Email/PDF: bncnotices@becket-lee.com	May 13 2024 23:51:48	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14364778	Email/Text: dltlegal@hab-inc.com	May 13 2024 23:32:00	HAB-DLT, Berkheimer, PO Box 25153, Lehigh Valley, PA 18002
14364764	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 13 2024 23:32:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14391267	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 13 2024 23:32:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14391268	Email/Text: creditcardbkcorrespondence@bofa.com	May 13 2024 23:32:00	Bank of America, N.A., PO Box 31785, Tampa,

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			FL 33631-3785
14804006	+ Email/Text: ecfbnc@aldridgepite.com	May 13 2024 23:32:00	Bayview Loan Servicing, LLC, c/o ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
14364772	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 13 2024 23:32:00	CP/Bon Ton, PO Box 182789, Columbus, OH 43218-2789
14364765	+ Email/Text: bankruptcy@cavps.com	May 13 2024 23:33:00	Calvary Portfolio Services, 500 Summit Lake Dr., Ste. 4A, Valhalla, NY 10595-2323
14364766	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 13 2024 23:40:36	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
14364767	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 13 2024 23:41:27	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
14640408	^ MEBN	May 13 2024 23:30:55	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14364768	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 13 2024 23:51:55	Capital One/Justice, PO Box 30253, Salt Lake City, UT 84130-0253
14635881	+ Email/Text: bankruptcy@cavps.com	May 13 2024 23:33:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14631469	+ Email/Text: bnc@bass-associates.com	May 13 2024 23:32:00	Cavalry Spv I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
14364771	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 13 2024 23:32:00	Commenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
14364773	Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2024 23:51:44	DSNB/Macy's, PO Box 8113, Monroe, OH 45040
14635304	Email/Text: bnc-quantum@quantum3group.com	May 13 2024 23:32:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14880356	Email/Text: ECMCBKNotices@ecmc.org	May 13 2024 23:32:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14364775	Email/Text: collectionbankruptcies.bancorp@53.com	May 13 2024 23:33:00	Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45263
14364777	Email/Text: collecadminbankruptcy@fnni.com	May 13 2024 23:32:00	FNB/Omaha, POB 3412, Omaha, NE 68197
14373377	Email/Text: collecadminbankruptcy@fnni.com	May 13 2024 23:32:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14375220	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	May 13 2024 23:32:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14364776	+ Email/Text: SAABankruptcy@fcbanking.com	May 13 2024 23:32:00	First Commonwealth Bank, 22 N. 6th St., Indiana, PA 15701-1802
14364779	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2024 23:51:47	Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14364780	Email/Text: sbse.cio.bnc.mail@irs.gov	May 13 2024 23:32:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14364769	Email/PDF: ais.chase.ebn@aisinfo.com	May 13 2024 23:39:52	Chase/Bank One Card Serv., PO Box 15298, Wilmington, DE 19850
14364770	Email/PDF: ais.chase.ebn@aisinfo.com	May 13 2024 23:51:59	Chase/Best Buy, PO Box 15298, Wilmington, DE 19850
14364781	+ Email/Text: key_bankruptcy_ebnc@keybank.com	May 13 2024 23:33:00	Key Bank, 4910 Tiedeman Rd., Cleveland, OH 44144-2338
14642029	+ Email/Text: key_bankruptcy_ebnc@keybank.com	May 13 2024 23:33:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14407006	Email/PDF: resurgentbknotifications@resurgent.com		

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		May 13 2024 23:40:40	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14411689	+ Email/Text: bankruptcydpt@mcmcg.com	May 13 2024 23:33:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14364785	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 13 2024 23:51:46	Portfolio Recovery Associates, 120 Corporate Blvd., Ste. 100, Norfolk, VA 23502
14642104	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 13 2024 23:51:58	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14364783	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2024 23:33:00	Pennsylvania Department of Revenue, Department 280946, Harrisburg, PA 17128-0001
14368246	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2024 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14391500	Email/Text: bnc-quantum@quantum3group.com	May 13 2024 23:32:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14364789	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 13 2024 23:51:45	SYNCB/BP, PO Box 965024, Orlando, FL 32896-5024
14364790	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 13 2024 23:51:41	SYNCB/Dicks, PO Box 965036, Orlando, FL 32896-5036
14364791	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 13 2024 23:40:33	SYNCB/Evin Live, PO Box 965005, Orlando, FL 32896-5005
14364792	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 13 2024 23:41:16	SYNCB/JC Penneys, PO Box 965036, Orlando, FL 32896-5036
14364793	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 13 2024 23:41:17	SYNCB/Lowes DC, PO Box 965005, Orlando, FL 32896-5005
14364794	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 14 2024 00:02:27	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
14364795	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 13 2024 23:52:13	SYNCB/Paypal Extras MC, PO Box 965005, Orlando, FL 32896-5005
14364796	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 13 2024 23:41:18	SYNCB/QVC, PO Box 965005, Orlando, FL 32896-5005
14364797	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 13 2024 23:39:48	SYNCB/Roomful Express, PO Box 965036, Orlando, FL 32896-5036
14364799	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 13 2024 23:41:16	SYNCB/TJ Maxx, PO Box 965036, FL 32896-5036
14364787	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2024 23:51:59	Sears/CNBA, PO Box 6282, Sioux Falls, SD 57117-6282
14364788	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2024 23:52:07	Sunoco Citibank, POB 6497, Sioux Falls, SD 57117-6497
14364798	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 13 2024 23:39:43	Synco/Sams Club, PO Box 965005, Orlando, FL 32896-5005
14364801	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 13 2024 23:40:29	Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024
14402456	+ Email/Text: bncmail@w-legal.com	May 13 2024 23:33:00	TD Bank USA, N.A., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14364802	+ Email/Text: bncmail@w-legal.com	May 13 2024 23:32:00	TD Bank USA/Target, PO Box 673, Minneapolis, MN 55440-0673
14810974	+ Email/Text: nsm_bk_notices@mrcooper.com	May 13 2024 23:32:00	THE BANK OF NEW YORK MELLON, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL

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15199590	Email/Text: mtgbk@shellpointmtg.com	May 13 2024 23:32:00	33146-1837 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14364806	Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 13 2024 23:33:00	US Bank, PO box 108, Saint Louis, MO 63166
14364804	+ Email/Text: jill.locnikar@usdoj.gov	May 13 2024 23:32:00	United States Attorney's Office, Western District of Pennsylvania, Joseph F . Weis United States Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956
14364805	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2024 23:51:43	Universal CD CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14364809	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 13 2024 23:40:36	WF CRD Svc, PO Box 14517, Des Moines, IA 50306-3517
14631901	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 13 2024 23:51:55	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14416069	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 13 2024 23:51:58	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
14389293	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 13 2024 23:40:40	Wells Fargo Bank, NA, MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
14364808	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 13 2024 23:41:21	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 67

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC
cr		Fifth Third Bank
cr		LSF9 MASTER PARTICIPATION TRUST
cr		THE BANK OF NEW YORK MELLON
cr		The Bank Of New York Mellon, etal
cr	*	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826

TOTAL: 5 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: auto

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Amy L. Zema	on behalf of Plaintiff Robert E. Shifko amy@zomalawoffice.com
Amy L. Zema	on behalf of Debtor Robert E. Shifko amy@zomalawoffice.com
Amy L. Zema	on behalf of Joint Debtor Amy M. Shifko amy@zomalawoffice.com
Amy L. Zema	on behalf of Plaintiff Amy M. Shifko amy@zomalawoffice.com
Christopher A. DeNardo	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-11CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-11CB c&# logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-11CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-11CB logsecf@logs.com
Denise Carlon	on behalf of Creditor Fifth Third Bank dcarlon@kmlawgroup.com
James P. Valecko	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST jvalecko@weltman.com PitEcf@weltman.com
Jerome B. Blank	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST jblank@pincuslaw.com brausch@pincuslaw.com
Jill Manuel-Coughlin	on behalf of Creditor The Bank Of New York Mellon etal bankruptcy@powerskirm.com
Karina Velter	on behalf of Defendant Wells Fargo Bank karina.velter@powerskirm.com Kaitlyn.Pemper@powerskirm.com
Kevin Scott Frankel	on behalf of Creditor Bayview Loan Servicing LLC pabk@logs.com, logsecf@logs.com
Mario J. Hanyon	on behalf of Creditor WELLS FARGO BANK N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com
Thomas Song	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST pawb@fedphe.com
TOTAL: 17	